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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/043,064	01/09/2002	Akiyoshi Inoue	3620-P02781US0	4978

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EXAMINER
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ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 11/29/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _20 November 2006_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-16_ is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-16_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

This application has been reviewed. The original claims 1-16 are pending.

Rejections are as stated below.

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2.   Claims 1-16 are rejected under 35 U.S.C. 102(b) as being anticipated by Fraser

(US 5,995,947).

Claims 1 and 9 discuss an intermediary loan processing system between

applicant and loan-providing financial institution comprising a system and method for:

receiving a loan application; storing loan terms; selecting a financial institution and

comparing loan application and terms of the loan; sending a loan application; and,

presenting the examination results.

- Fraser discloses receiving a loan application in the specification on page 2 and

  lines 21-22, "In a preferred embodiment, brokers at a broker station can add loan

  application."

- Fraser discloses storing loan terms in the specification on page 3, lines 46-49

  and lines 53-58: "The trading system database includes information regarding each

  loan application and its status. Each loan application includes a loan profile, which

comprises information about the prospective loan"; and, "In a preferred embodiment, at least the following information is included for each loan profile: information about the loan, including—loan category... loan amount; loan type, such as adjustable or fixed interest rate; loan duration."

- Fraser discloses selecting a financial institution and comparing a loan application to terms of the loan in the specification on page 3, lines 47-51 and page 6, lines 34-40: "The trading system database includes information regarding each loan application and its status. Each loan application includes... a set of bids, each of which comprises an offer to make a loan from a particular lender"; A broker uses the broker station to... receive notification of bids on those loan profiles by lenders, to review bids by lenders, to accept or decline bids by lenders, and to communicate with other users of the system.

- Fraser discloses sending a loan application in the specification on page 6 and lines 34-36, "A broker uses the broker station to transmit loan profiles to the transaction server (thus entering those loan profiles into the system for processing)."

- Fraser discloses presenting the examination results in the specification on page 11 and lines 26-42, "The lender can perform one of a set of functions using the lender station, including the following... managing search results, including—viewing results of a loan profile search."

Claims 2 and 10 discuss assessing the real-estate value using the system and method of claims 1 and 9. Fraser discloses assessing the real estate value in the specification on page 4 and lines 1-9, "The transaction server computes some

information for each loan application... In a preferred embodiment, this computer

information includes: computed information about the loan, including—LTV (loan to

value), CLTV (combined loan to value); debt ratios (Front ratio and Back ratio)."

Claims 3 and 11 discuss sending only the information required by each financial

institution using the system and method of claims 1 and 9. Fraser discloses sending

loan information on an as-needed basis on page 6 and lines 34-44, "A broker uses the

broker station to transmit loan profiles to the transaction server (thus entering those loan

profiles into the system for processing)... In a preferred embodiment the broker station

makes connections to the transaction server using the network on an as-needed basis,

so as to send messages to the transaction server without excessive use of the network."

Claims 4, 5, 12 and 13 discuss publicly assessing the real estate value by the

position coordinates on a map, zoning information, comparative information, and

computing the land value using the system and method of claims 2 and 10. Fraser

discusses this on page 5, lines 46-49 and lines 61-63, "geoserver module—This module

receives the address sent to the transaction server, performs a query to the geographic

database for any matches, evaluates any matches and prepares a query response to

the broker station... geographical database—This database includes data based on that

published by the U.S. Census Bureau and the U.S. Postal Service ZIP +4 directory

files."

Claims 6 and 14 discuss publicly retrieving the comparative cases within a range

according to the system and method of claims 4 and 12. Fraser discloses this on page

7 and lines 24-26, "A lender uses the lender station to search the database for particular desired types of loans, to sort selected loans by particular desired criteria."

Claims 7 and 15 discuss retrieving comparative information based on several zoning types using the system and method of claims 4 and 12. Fraser discloses this on page 3 and lines 53-60, "In a preferred embodiment, at least the following information is included for each loan profile... information abut the underlying property, including—property type."

Claims 8 and 16 discuss computing the standard land value of comparative cases using the system and method of claims 4 and 12. Fraser discloses this on page 4 and lines 10-14, "computed information about the property, including its census tract, its MSA (Metropolitan Statistical Area)."

HANI M. KAZIMI
PRIMARY EXAMINER